

# **ATTACHMENT II**

## **Documents Considered**

### **Interviews**

1. Interview with Jim Burke of Cowen on August 9, 2013.
2. Interview with Yulia Gillman of Cowen on August 9, 2013.
3. Interview with Joe Phillips of Digital Risk on June 10, 2014.

### **Documents Produced**

4. Mortgage Loan Sale and Assignment Agreement, Trust Agreements, Prospectuses, and Prospectus Supplements for the following Trusts:
  - SLHM 1989-1
  - SASC 1996-4
  - SASC 1997-2
  - SASC 1998-3
  - SASC 1998-2
  - SASC 1998-RF2
  - SASC 1998-RF4
  - SASC 1998-RF1
  - SASC 1998-RF3
  - LHELT 1998-2
  - SASC 1998-6
  - SASC 1999-RF1
  - SASC 1999-ALS3
  - LABMH 2001-B
  - SASC 2001-SB1
  - ARC 2001-BC1
  - SASC 2001-16H
  - SASC 2001-19
  - SASC 2001-11
  - SASC 2001-6
  - SASC 2001-1
  - SASC 2001-21A
  - SASC 2001-2
  - FFML 2002-FF3
  - LABMH 2002-A
  - SASC 2002-AL1
  - SASC 2002-10H
  - SASC 2002-22H
  - SASC 2002-BC1
  - SASC 2002-HF1
  - SASC 2002-HF2
  - ARC 2002-BC9
  - SASC 2002-12
  - ARC 2002-BC6
  - ARC 2002-BC5
  - SASC 2002-5A
  - ARC 2002-BC10
  - SASC 2002-13
  - SASC 2002-15
  - SASC 2002-6
  - SASC 2002-NP1
  - ARC 2002-BC8
  - SASC 2002-17
  - AMT 2003-1
  - ENCOR 2003-1
  - FFML 2003-FF3
  - FFML 2003-FFB
  - SASC 2003-AL2
  - SASC 2003-AL1
  - SAIL 2003-BC6
  - SAIL 2003-BC7
  - SASC 2003-23H
  - SASC 2003-33H
  - SASC 2003-7H
  - SAIL 2003-BC2
  - SASC 2003-4
  - SASC 2003-RNP2
  - SASC 2003-10
  - SAIL 2003-BC11
  - SASC 2003-NP2

- SAIL 2003-BC10
- SASC 2003-NP3
- SAIL 2003-BC12
- SAIL 2003-BC4
- SAIL 2003-BC3
- SAIL 2003-BC9
- SASC 2003-NP1
- SAIL 2003-BC13
- SAIL 2003-BC1
- SAIL 2003-BC8
- SAIL 2003-BC5
- SASC 2003-3XS
- SASC 2003-15A
- SASC 2003-12XS
- SASC 2003-S2
- SASC 2003-16
- SASC 2003-GEL1
- SASC 2003-18XS
- SASC 2003-21
- LABS 2003-1
- SASC 2003-6A
- SASC 2003-14
- SASC 2003-8
- SASC 2003-S1
- SASC 2003-36XS
- SASC 2003-25XS
- SASC 2003-20
- SASC 2003-38
- SASC 2003-28XS
- SASC 2003-32
- SASC 2003-30
- SASC 2003-39EX
- SASC 2003-29
- SASC 2003-35
- SASC 2003-17A
- SASC 2003-34A
- SASC 2003-26A
- FINA 2004-1
- FFML 2004-FF7
- FFML 2004-FFA
- LABS 2004-2
- HLTV 2004-1
- WFHET 2004-1
- FHLT 2004-3
- SAIL 2004-7
- SAIL 2004-BNC1
- SAIL 2004-BNC2
- SASC 2004-12H
- SASC 2004-5H
- SASC 2004-18H
- SASC 2004-NP1
- ARC 2004-1
- SAIL 2004-4
- SASC 2004-NP2
- SASC 2004-GEL3
- SAIL 2004-6
- SAIL 2004-2
- SAIL 2004-9
- SASC 2004-GEL2
- SAIL 2004-5
- SAIL 2004-3
- SASC 2004-S2
- SAIL 2004-1
- SARM 2004-9XS
- SASC 2004-15
- SASC 2004-GEL1
- SASC 2004-S3
- SAIL 2004-11
- SASC 2004-17XS
- SAIL 2004-8
- LABS 2004-1
- SASC 2004-22
- SASC 2004-6XS
- SASC 2004-16XS
- SASC 2004-4XS
- SASC 2004-19XS
- SAIL 2004-10
- SASC 2004-10
- SASC 2004-2AC
- SASC 2004-3

- SASC 2004-S4
- SASC 2004-7
- SASC 2004-9XS
- SASC 2004-21XS
- SASC 2004-11XS
- SASC 2004-13
- SASC 2004-20
- SARM 2004-5
- SASC 2004-23XS
- SARM 2004-10
- SARM 2004-20
- SARM 2004-18
- SARM 2004-16
- FFML 2005-FF10
- FFML 2005-FF3
- FFML 2005-FF9
- FFML 2005-FFH2
- LABS 2005-1
- LXS 2005-5N
- LXS 2005-7N
- LXS 2005-9N
- GPMF 2005-HE3
- TMST 2005-3
- SAIL 2005-HE1
- SAIL 2005-HE2
- SARM 2005-14
- SARM 2005-16XS
- SARM 2005-19XS
- SARM 2005-9
- SASC 2005-AR1
- SASC 2005-GEL1
- SASC 2005-NC1
- SASC 2005-NC2
- SASC 2005-OPT1
- SASC 2005-RMS1
- SASC 2005-WF1
- SASC 2005-WF2
- SASC 2005-WF3
- SASC 2005-WF4
- SASC 2005-RF3
- SASC 2005-SC1
- SASC 2005-RF7
- SASC 2005-11H
- SASC 2005-RF6
- SASC 2005-RF2
- SASC 2005-RF1
- SASC 2005-RF4
- SASC 2005-RF5
- SASC 2005-GEL2
- SASC 2005-GEL3
- SAIL 2005-10
- SAIL 2005-3
- SAIL 2005-11
- SAIL 2005-2
- SASC 2005-S4
- SASC 2005-GEL4
- SAIL 2005-9
- SAIL 2005-1
- SARM 2005-3XS
- SASC 2005-3
- SARM 2005-15
- SAIL 2005-HE3
- SAIL 2005-7
- SASC 2005-S1
- SAIL 2005-6
- SAIL 2005-5
- SASC 2005-6
- SASC 2005-14
- SARM 2005-11
- SAIL 2005-8
- SASC 2005-S2
- SASC 2005-2XS
- SASC 2005-S3
- SAIL 2005-4
- SARM 2005-8XS
- SARM 2005-6XS
- SASC 2005-15
- SARM 2005-12
- SASC 2005-4XS
- SASC 2005-7XS

- SASC 2005-10
- SASC 2005-5
- SASC 2005-17
- SASC 2005-1
- SASC 2005-9XS
- SASC 2005-S5
- LMT 2005-3
- SARM 2005-17
- SARM 2005-20
- LMT 2005-1
- SASC 2005-S6
- LXS 2005-1
- SARM 2005-23
- LXS 2005-8
- LXS 2005-4
- SARM 2005-22
- LXS 2005-2
- SASC 2005-S7
- LXS 2005-10
- LXS 2005-3
- LMT 2005-2
- LXS 2005-6
- BNCMT 2006-1
- BNCMT 2006-2
- FFML 2006-FF10
- FFML 2006-FF12
- FFML 2006-FF14
- FFML 2006-FF15
- FFML 2006-FF17
- FFML 2006-FF2
- FFML 2006-FFA
- FFML 2006-FFB
- GPMF 2006-AR4
- GPMF 2006-AR5
- GPMF 2006-AR6
- GPMF 2006-AR7
- GPMF 2006-AR8
- LMT 2006-3
- LXS 2006-14N
- LXS 2006-16N
- LXS 2006-18N
- LXS 2006-2N
- LXS 2006-4N
- LXS 2006-GP1
- LXS 2006-GP2
- LXS 2006-GP3
- LXS 2006-GP4
- TBW 2006-3
- GPMF 2006-HE1
- TMST 2006-4
- SASC 2006-BC5
- SAIL 2006-3
- SAIL 2006-BNC1
- SAIL 2006-BNC2
- SAIL 2006-BNC3
- SASC 2006-3H
- SASC 2006-AM1
- SASC 2006-ARS1
- SASC 2006-BC1
- SASC 2006-BC6
- SASC 2006-EQ1A
- SASC 2006-NC1
- SASC 2006-OPT1
- SASC 2006-OW1
- SASC 2006-W1A
- SASC 2006-WF1
- SASC 2006-WF2
- SASC 2006-WF3
- SASC 2006-RF1
- SASC 2006-RF4
- SASC 2006-RF2
- SASC 2006-RF3
- SASC 2006-ZA
- SASC 2006-GEL3
- SAIL 2006-1
- SASC 2006-GEL2
- SASC 2006-GEL4
- SASC 2006-GEL1
- LMT 2006-4
- LMT 2006-2

- SAIL 2006-4
- SASC 2006-BC2
- LXS 2006-12N
- SAIL 2006-2
- SARM 2006-10
- SARM 2006-8
- SASC 2006-BC4
- LXS 2006-10N
- SARM 2006-9
- SARM 2006-7
- LMT 2006-1
- LMT 2006-9
- SARM 2006-11
- SARM 2006-6
- SASC 2006-BC3
- SARM 2006-12
- SARM 2006-3
- SARM 2006-5
- LXS 2006-1
- LMT 2006-8
- LXS 2006-11
- LXS 2006-3
- SARM 2006-1
- LXS 2006-9
- SARM 2006-2
- SASC 2006-S1
- LXS 2006-13
- SARM 2006-4
- LXS 2006-15
- LXS 2006-5
- LXS 2006-20
- LXS 2006-8
- LXS 2006-19
- SASC 2006-S3
- LXS 2006-7
- LXS 2006-17
- SASC 2006-S2
- SASC 2006-S4
- GPMF 2007-AR1
- GPMF 2007-AR2
- GPMF 2007-AR3
- LXS 2007-2N
- LXS 2007-4N
- LMT 2007-3
- LMT 2007-2
- LMT 2007-10
- LMT 2007-6
- LMT 2007-1
- LMT 2007-7
- SARM 2007-10
- LXS 2007-7N
- LMT 2007-4
- LMT 2007-5
- SARM 2007-11
- LXS 2007-20N
- LXS 2007-18N
- SARM 2007-3
- LXS 2007-9
- LMT 2007-8
- SARM 2007-1
- LXS 2007-15N
- SARM 2007-2
- LXS 2007-12N
- SARM 2007-8
- LXS 2007-16N
- LXS 2007-11
- SARM 2007-6
- SARM 2007-4
- LXS 2007-1
- LXS 2007-5H
- LXS 2007-17H
- LXS 2007-3
- LXS 2007-14H
- LXS 2007-10H
- LXS 2007-8H
- LXS 2007-6
- LMT 2007-9
- SARM 2008-1
- LMT 2008-6
- LMT 2008-2

- SARM 2008-2
- BNCMT 2007-1
- BNCMT 2007-2
- BNCMT 2007-3
- LABSM 2007-1
- RSMLT 2007-1A
- SASC 2007-BNC1
- SASC 2007-EQ1
- SASC 2007-MN1A
- SASC 2007-RNP1
- SASC 2007-SC1
- SASC 2007-WF1
- SASC 2007-WF2
- SASC 2007-TC1
- SASC 2007-RF2
- SASC 2007-RF1
- SASC 2007-GEL1
- SASC 2007-BC3
- SASC 2007-GEL2
- SASC 2007-BC2
- SASC 2007-BC1
- SASC 2007-OSI
- BNCMT 2007-4
- RLT 2008-AH1
- SASC 2007-BC4

5. Proofs of Claim, numbered as follows:

- 0000021105.PDF
- 0000021106.PDF
- 0000021107.PDF
- 0000021108.PDF
- 0000021109.PDF
- 0000021110.PDF
- 0000021111.PDF
- 0000021112.PDF
- 0000021113.PDF
- 0000021114.PDF
- 0000021115.PDF
- 0000021116.PDF
- 0000021117.PDF
- 0000021118.PDF
- 0000021119.PDF
- 0000021120.PDF
- 0000021121.PDF
- 0000021122.PDF
- 0000021123.PDF
- 0000021124.PDF
- 0000021125.PDF
- 0000021126.PDF
- 0000021127.PDF
- 0000021128.PDF
- 0000021129.PDF
- 0000021130.PDF
- 0000021131.PDF
- 0000021132.PDF
- 0000021133.PDF
- 0000021134.PDF
- 0000021135.PDF
- 0000021136.PDF
- 0000022604.PDF
- 0000022605.PDF
- 0000022606.PDF
- 0000022718.PDF
- 0000022719.PDF
- 0000022721.PDF
- 0000022761.PDF
- 0000022766 (1).PDF
- 0000022766.PDF
- 0000022773 (1).PDF
- 0000022773.PDF
- 0000022774.PDF

6. J William Boone Trust Settlement Letter A
7. J William Boone Trust Settlement Letter B
8. Christopher Desiderio Trust Settlement Letter A
9. Christopher Desiderio Trust Settlement Letter B

10. Jennifer Doran Trust Settlement Letter A
11. Jennifer Doran Trust Settlement Letter B
12. Stephen Mertz Trust Settlement Letter A
13. Stephen Mertz Trust Settlement Letter B
14. Term Sheet to Lehman's Settlement Letter A
15. Franklin Top Trust Settlement Letter A
16. Franklin Top Trust Settlement Letter B
17. The following Breach Reports, per Digital Risk:
  - o Cowen FINAL Wilmington NA\_50\_3.xls
  - o Cowen Final\_Version\_US Bank \_26.xls
  - o Cowen\_DB\_Final\_Version\_7.xls
  - o Cowen\_Final\_Version\_Wilmington NA\_11.xls
  - o Cowen\_Final\_Version\_Wilmington\_NA\_8.xls
  - o Cowen\_Final\_Version\_Wilmington\_NA\_50\_4.xls
  - o Cowen\_Final\_Version US Bank 2573\_8.xls
  - o Cowen\_Final\_Version\_Wilmington NA Report 5.xls
  - o Cowen\_FINAL\_Wilmington NA Report 2.xls
  - o Cowen\_Final\_Version\_Wilmington NA\_10.xls
  - o Cowen\_Final\_Version\_US Bank 2573\_7.xls
  - o Cowen\_Final\_Version\_US Bank\_1.xls
  - o Cowen\_Final\_Version\_USBank\_Transfer\_1.xls
  - o Cowen\_Final\_Version\_USBank\_Transfer\_2.xls
  - o Cowen\_Final\_Version\_USBank\_Transfer\_3.xls
  - o Cowen\_Final\_Version\_Wells 1033\_5.xls
  - o Cowen\_Final\_Version\_Wilmington 489\_50\_1.xls
  - o Cowen\_Final\_Version\_Wilmington 489\_MOVEMENT SUMMARY.xls
  - o Cowen\_Final\_Version\_Wilmington NA\_12.xls
  - o Cowen\_Final\_Version\_Wilmington NA\_13.xls
  - o Cowen\_Final\_Version\_Wilmington NA\_14.xls
  - o Cowen\_Final\_Version\_Wilmington NA\_15.xls
  - o Cowen\_Final\_Version\_Wilmington NA\_16.xls
  - o Cowen\_Final\_Version\_Wilmington NA\_50\_6.xls
  - o Cowen\_Final\_Version\_Wilmington NA\_50\_7.xls
  - o Cowen\_Final\_Version\_Wilmington\_NA\_9.xls
  - o Cowen\_Final\_Wilmington NA Report 1.xls
  - o Cowen\_US Bank Final\_Version\_18.xls
  - o Cowen\_US Bank Final\_Version\_3.xls
  - o Cowen\_US Bank\_Final Version\_23.xls
  - o Cowen\_US Bank\_Final Version\_24.xls
  - o Cowen\_US Bank\_Final Version\_25.xls



- Cowen\_US Bank\_Final\_Version\_10.xls
- Cowen\_US Bank\_Final\_Version\_11.xls
- Cowen\_US Bank\_Final\_Version\_12.xls
- Cowen\_US Bank\_Final\_Version\_13.xls
- Cowen\_US Bank\_Final\_Version\_14.xls
- Cowen\_US Bank\_Final\_Version\_15.xls
- Cowen\_US Bank\_Final\_Version\_16.xls
- Cowen\_US Bank\_Final\_Version\_17.xls
- Cowen\_US Bank\_Final\_Version\_19.xls
- Cowen\_US Bank\_Final\_Version\_20.xls
- Cowen\_US Bank\_Final\_Version\_21.xls
- Cowen\_US Bank\_Final\_Version\_22.xls
- Cowen\_US Bank\_Final\_Version\_4.xls
- Cowen\_US Bank\_Final\_Version\_5.xls
- Cowen\_US Bank\_Final\_Version\_50\_2.xls
- Cowen\_US Bank\_Final\_Version\_6.xls
- Cowen\_US Bank\_Final\_Version\_9.xls
- Cowen\_USBank\_Transfer\_Final\_Version\_4.xls
- Cowen\_Wells\_Final Version\_6.xls
- Cowen\_Wells\_Final\_Version\_4.xls
- Cowen\_Wells\_Final\_Version\_1.xls
- Cowen\_Wells\_Final\_Version\_2.xls
- Cowen\_Wells\_Final\_Version\_3.xls
- Cowen\_Wilmington 489\_Final\_Verion\_2.xls
- Cowen\_Wilmington 489\_Final\_Version\_3.xls
- Cowen\_Wilmington NA\_Final\_Version\_17.xls
- Cowen\_Wilmington NA\_Final\_Version\_18.xls
- Cowen\_Wilmington NA\_Final\_Version\_19.xls
- Cowen\_Wilmington\_Final\_Version\_489\_1.xls
- Cowen US Bank Final Version\_41.xls
- Cowen\_US Bank 2573 Final Version\_45.xls
- Cowen\_US Bank 2573 Final Version\_46.xlsx
- Cowen Law Debenture\_13\_Final Version.xls
- Cowen US Bank\_Final Version\_30.xls
- Cowen US Bank\_Final Version\_31.xls
- Cowen US Bank\_Final Version\_32.xls
- Cowen\_US Bank\_Final Version\_29.xls
- Cowen\_Law Debenture Final\_Version\_7.xls
- Cowen\_Law Debenture\_Final\_Version\_8.xls
- Cowen\_US Bank 2573\_Final Version\_28.xls

- Cowen\_US Bank Final Version\_33.xls
- Cowen\_US Bank Final Version\_34.xls
- Cowen\_US Bank Final Version\_35.xls
- Cowen\_US Bank Final Version\_36.xls
- Cowen\_US Bank\_Final\_Version\_27.xls
- Cowen\_Wilmington NA\_Final Version\_20.xls
- Cowen\_Law Debenture\_1033\_14 Final Version.xls
- Cowen\_US Bank Final Version\_37.xls
- Cowen\_US Bank Final Version\_39.xls
- Cowen\_US Bank Final Version\_40.xls
- Cowen\_US Bank 2573\_47 Final Version.xls
- Cowen\_US Bank 2573\_48 Final Version.xls
- Cowen\_US Bank Final Version\_42.xls
- Cowen\_US Bank\_Final Version\_43.xls
- Cowen\_US Bank\_Final Version\_44.xls
- Cowen\_Wells 1033\_7\_Final Version.xls
- Cowen\_Wells 1033\_8\_Final Version.xls
- Cowen\_Wells 1033\_9 Final Version.xls
- Cowen\_Wells 1033\_10 Final Version.xls
- Cowen\_Wells 1033\_11 Final Version.xls
- Cowen\_Wells 1033\_12 Final Version.xls
- Cowen\_Wilmington 489\_5 Final Version.xls
- Cowen\_Wilmington 489\_6 Final Version.xls
- Cowen\_Wilmington NA\_21 Final Version.xls
- Cowen\_US Bank Final Version\_38.xls
- Cowen\_Law Debenture\_1033\_15 Final Version.xls
- Cowen\_Law Debenture\_1033\_16 Final Version.xls
- Cowen\_Law Debenture 1033\_17\_Final Version.xls
- Cowen\_US Bank 2573\_49 Final Version.xls
- Cowen\_Wilmington 489\_7 Final Version.xls
- Cowen\_Wilmington 489\_8 Final Version.xls
- Cowen\_Wilmington NA\_4 Final Version.xls
- Cowen\_Wilmington NA\_22 Final Version.xls

#### **Data Sources, Websites, and Other Publicly Available Information**

18. “Super Conforming Mortgages: Maximum LTV/TLTV/HTLTV ratio requirements.”  
Freddie Mac: [http://www.freddiemac.com/singlefamily/mortgages/docs/Updated\\_LTVs\\_superconforming.pdf](http://www.freddiemac.com/singlefamily/mortgages/docs/Updated_LTVs_superconforming.pdf).
19. “Product Overview: REMIC Program” Freddie Mac: [http://www.freddiemac.com/mbs/docs/fs\\_remicprogram.pdf](http://www.freddiemac.com/mbs/docs/fs_remicprogram.pdf).

20. "U.S. Agency Mortgage-Backed Securities Issuance and Outstanding," August 8, 2013, Microsoft Excel file. (accessed at: <http://www.sifma.org/research/statistics.aspx>).
21. SIFMA. "U.S. Mortgage-Related Issuance and Outstanding," December 2, 2013, Microsoft Excel file. (accessed at: <http://www.sifma.org/research/statistics.aspx>).
22. "Company Overview." Intex: <http://www.intex.com/main/company.php>.
23. "S&P/Case-Schiller 20-City Composite Home Price." S&P Dow Jones Indices. (accessed on May 10<sup>th</sup>, 2014: <http://us.spindices.com/indices/real-estate/sp-case-shiller-20-city-composite-home-price-index>).
24. NationStar Remittance Data, April 25, 2014, Wells Fargo Remittance Data, April 25, 2014.
25. NationStar Remittance Data, June 25, 2012.

### Legal Decisions

26. *Cook v. Rockwell Int'l*, 619 F.3d 1127 (10<sup>th</sup> Cir. 2010).
27. *Town of Verona v. Cuomo*, 2013 WL 5839839 (N.D.N.Y.).
28. *Deutsche Bank National Trust Co. v. WMC Mortgage LLC*, 2014 WL 1289234 (D. Conn).
29. *Assured Guar. Mun. Corp. v. Flagstar Bank, FSB*, 920 F. Supp. 2d 475 – (S.D.N.Y. 2013)
30. *MBIA Ins. Corp. v. Countrywide*, 87 AD 3d 287, (N.Y.A.D. 2011).
31. *Syncora Guarantee Inc. v. EMC Mortg. Corp.*, 874 F. Supp. 2d 328 (Dist. Court, SD N).
32. *Illinois Physicians Union v. Miller*, 675 F. 2d 151, (7th Circuit 1982).
33. *U.S. Bank Natl. Assn. v. DLJ Mtge. Capital, Inc.*, 2013 WL 6997183 (N.Y. Supp.).
34. *DynCorp v. GTE Corp.*, 215 F. Supp. 2d 308, (S.D.N.Y. 2002).
35. *Bank of NY Mellon v. WMC Mtge., LLC*, 2013 WL 6153207 (N.Y. Supp.)
36. *Deutsche ALT-A Securities v. DB Structured Products.*, 958 F. Supp. 2d 488 (S.D.N.Y. 2013),

### Publications and Articles

37. Stone, Charles A., and Anne Zissu. *The Securitization Markets Handbook: Structures and Dynamics of Mortgage- and Asset-backed Securities*. Princeton, NJ: Bloomberg, 2005.
38. Adam B. Ashcraft & Til Schuermann, *Understanding the Securitization of Subprime Mortgage Credit*, 318 Fed. Reserve Bank of N.Y. Staff Report (2007).
39. Ashcraft. "Understanding the Securitization of Subprime Mortgage Credit," Federal Reserve Bank of New York. March 2008.
40. Asset-Backed Securities, Exchange Act Release Nos. 33-8518, 34-50905, 84 SEC Docket 1624 (Dec. 22, 2004).
41. Brown and Larson, "The Issue of Retail Credit Risk Seasoning and Its Impact Upon Basel II PD Estimation," Promontory Financial Group, June 26, 2007.
42. Deepika Kothari & Yehudah Forster, Moody's Investors Service, *Moody's Approach to Rating US Residential Mortgage-Backed Securities* (2008).
43. Frank J. Fabozzi, *The Handbook of Mortgage-Backed Securities* (6th ed. 2005).

44. Gustafson, Mark A. and Peter P. Simon, "Use of Statistical Sampling in Litigation," in *Litigation Services Handbook: The Role of the Financial Expert*, 5th Ed., ed. Roman L. Weil, Daniel G. Lentz, and David P. Hoffman, Hoboken, NJ, John Wiley & Sons, 1996.
45. Hays, William L. and Winkler, Robert L., *Statistics: Probability, Inference, and Decision*, New York, Holt, Rinehart and Winston, Inc., 1971.
46. Jablansky and Wang. "Perfect Pay and Credit Burnout: Non-Agency Valuation Implications, Securitized Product Insights," The Royal Bank of Scotland, March 10, 2011.
47. James Watkins, Fitch Ratings, *ResiLogic: U.S. Residential Mortgage Loss Model Technical Document* (2007).
48. Jobst, A. (2008). *Back to Basics: What is Securitization?* International Monetary Fund.
49. Khazanie, Ramakant, *Elementary Statistics in a World of Applications* 4th Ed., New York, HarperCollins College Publishers, 1996.
50. *Litigation Services Handbook: Role of the Financial Expert*, 5th Edition. 2012
51. *Litigation Services Handbook: Role of the Financial Expert*, 4th Edition. 2007.
52. Metropolis, N. "The Beginning of the Monte Carlo Method," *Los Alamos Science: Special Issue* 1987.
53. Nicola Cetorelli & Stravos Peristiani, *The Role of Banks in Asset Securitization*, 18 Economic Policy Review (2012).
54. Office of Compliance Inspections and Examinations, U.S. Securities and Exchange Commission, *Summary Report of Issues Identified in the Commission Staff's Examinations of Select Credit Ratings Agencies* (2008).
55. Satish Mansukhani, Credit Suisse First Boston, *CSFB's Starter Kit for Non-Agency Residential Mortgage-Backed Securities* (2005).
56. Scott Besley & Eugene F. Brigham, *Principles of Finance* (South-Western 4th ed. 2008).
57. Standard & Poor's, *Guide to Credit Rating Essentials* (2011).
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59. U.S. Securities and Exchange Commission, *Report on the Role and Function of Credit Rating Agencies in the Operation of the Securities Markets* (2003).
60. Wheelan, Charles, *Naked Statistics: Stripping the Dread from the Data*, New York, W. W. Norton & Company, 2013.